

StreamServe News

NEWS AND INFORMATION FROM STREAMSERVE  NO 2 2005

Breaking news

**EDP reveals an
unexploited marketing channel
in the account statement**

Cutting costs with the latest communication technology

**Act now!
E-invoicing concerns everyone**

Top finance players at OKO-bank

**"e-bills is a very
good way to improve a
company's effectiveness"**

Banks second chance to make a first impression

**Now customers can choose how to receive
personalized financial information**



” Leveraging the last mile of communication between company and customer with EDP; that’s how smart companies are putting their brand in the world’s hands. ”

CHRISTIAN HADENIUS
MD, StreamServe Nordic

HOW DOES YOUR COMPANY PRESENT ITSELF?

In this issue of our customer magazine you will be introduced to several news stories. All articles are in English and we sincerely hope this is convenient for all our Nordic and European readers.

Here, we unveil our new StreamServe logo, reflecting a new market position. Our new tagline: How does your company present itself? is a concise question - with a just as concise answer in StreamServe Enterprise Document Presentment (EDP).

With StreamServe EDP, we have created a standard, uniform communication process so that internal and external information flow smoothly on a massive scale and carry the company’s branding through, in every document for every communication – including e-invoices.

EDP is about enhancing customer service through its flexibility to meet client formats and delivery demands – all while maintaining the company’s brand in every document.

EDP technology is rapidly gaining the attention of CEOs, because most companies spend up to 15 percent of their revenues on documents. In addition to dramatically reducing these costs, EDP also enables companies to reinforce their branding with every customer document.

Aiming to “live by our own rules”, we will soon distribute the “new” StreamServe invoice with a new layout reflecting our corporate branding, containing the right information and offers for your organization.

Leveraging the last mile of communication between company and customer with EDP; that’s how smart companies are putting their brand in the world’s hands.

So the question remains: How does your company present itself?

Yours sincerely,

CHRISTIAN HADENIUS
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ANALYSIS AND TRENDS 2006:

Invoice and new

In the future, customer service at a local branch office will be able to adjust the information on a bank statement or invoice for companies and private individuals. This is what Maria Wasing, Nordic Marketing Manager, StreamServe, predicts. Information on an invoice is still an unexploited marketing channel for special offers to both companies and private individuals. Maria Wasing and Peter Olsson, Product Manager Electronic invoices, Handelsbanken, analyses and elucidates different aspects.

1. Why communicate at a personal level?

Maria Wasing: Competition is increasing in the banking sector.

In order to keep hold of their customers the banks are aiming at directing specific products and information to specially selected customer groups. The customer has to feel as if he is receiving personal treatment. These days it’s the personal approach and individual offers that distinguishes one bank from the next. It’s all about reaching through the noise of the market with individual messages. You can read about these investments in most of the banks’ annual reports. It’s all about viewing bank statements, fund reports, bills or reminders and other forms of correspondence as unexploited opportunities. They are the messengers of personalized information of the future; tailor-made marketing.

2. Being personal with millions of customers?

Peter Olsson: Invoice communication can become an increasingly important marketing and additional sales channel for banks and other companies. Personal communication via an invoice strengthens relations with customers. Today Handelsbanken can offer both companies and private individuals an electronic invoicing service which provides companies with reduced invoicing costs as well as flexible marketing and communication channels with their customers. With the assistance of StreamServe’s solutions we have produced a speedy and flexible service for e-invoicing.

3. Personal information provides additional sales?

Maria Wasing: The challenge is all about fostering loyalty, creating surplus value, providing information along with a service as well as enhancing sales from existing customers via personalised communication and offers. The most expedient way of getting there is to change the present day amorphous communication that banks have with their customers via the customer’s bank statement etc.

Peter Olsson: Via modern technology, the bank is able to homogenize their communication with the customer irrespective of how they choose to make contact.

statement

information channels for the banks



Peter Olsson

Product Manager,
Electronic invoices,
Handelsbanken

Through StreamServe's solutions, Handelsbanken could quickly start to use e-invoice solutions with their customers, companies and private individuals. Their electronic invoice service means that the bank can send and receive invoices independent of format, which improves flexibility and service. The solution suits all standards. The marketing department can manage this from the very first day. The solution can quickly be adapted to new regulations, laws or EU directives, Basel II and FAL [regulations].

4. Addressing the customer personally helps build your trademark?

Maria Wasing: A well-thought through and personal communication which gathers information about the customer via the CRM system provides new ways of cross-allocating the sales of services. Today, graphically addressing and making use of different colours on a bank statement is unusual. Within a few years, many will be using these methods. Bank communication via paper will be directed towards moving the customer to make purchases on-line or to persuade him to receive information via email or the Internet where most communication will subsequently take place.



Maria Wasing

Nordic Marketing Manager,
StreamServe

Peter Olsson: When the customer feels he is being addressed personally, marketing has a more powerful effect. The customer can then provide feedback for your marketing and you can control your marketing efforts more distinctly based on demand. It's all about recycling advertising and market offers in all dialogues with your customers for example on your web site, via invoices and statements etc. and thereby guiding your customer back to your web site or the local branch of your bank where he will be able to find suitable supplementary services which he feels suits his needs.

5. Those who have contact with the customers will handle CRM communication?

Maria Wasing: It is interesting to note that graphics and the information that is communicated on for example a bank statement and invoices from many banks in the year 2005 is not co-ordinated with all other communication. These days it is easy to make it more systematic. You don't have to be a computer programmer to be able to change the design or the content of your communication.

Peter Olsson: A person who works with customer relations should be able to take care of the design and content of your communication via a simple web interface. The solution must be simple, safe and independent of systems.

Maria Wasing: When the person who works with customer relations himself can use and work with communication without any involvement of a technical nature, then the leverage effect of the bank's and the company's previous investments in the CRM system will produce results. If you are then capable of deriving information about your customer's behaviour from the Internet and feeding that back into another communication to the same customer, then that customer will feel as if he is receiving special treatment. This is when he feels that you and your organisation are communicating with him.

Short on the finance sector

After spending a large portion of the early decade focusing on cost-cutting, most financial services companies have adapted their organizations to faster pace of change. Even if the ambition is growing through customer acquisition, the large part of the growth will come from extracting more value from existing customers.

Generating more revenue will be achieved through customer retention and increased customer satisfaction, not just by extracting more value from existing customers by raising prices and pushing new products.

The need for a closer contact with the customer is vital in order to retain customers and increase their satisfaction. The document "account statement" is likely to be the key document for establishing a direct contact to the customer.

In a market where it is difficult for the customer to distinguish between the offers, the competitors' styles of communication play a major role in winning and retaining customers, partners, distributors, and the hearts of the business community.

e-invoice

in five minutes

THIS IS HOW EASY IT IS TO START PRODUCING E-INVOICES.

1. Identify those customers who are interested in receiving e-invoices.

Solutions that combine traditional paper invoices and modern e-invoices and which can deal with the whole invoicing process are decisive when it comes to making the transfer. It is important to go from paper invoices to e-invoices gradually, step by step, and to continuously canvass e-invoice customers.

In the solution that StreamServe offers there is a tool which enables you to continue to produce paper invoices whereby you can inform your customers as to how they can easily switch over to receive e-invoices instead. The paper invoice describes where the customer can receive more information and how they can easily accept and receive an e-invoice. The customer can decide for himself if and when he is ready to receive electronic invoices.

2. Introduction of a standard solution

A standard solution must be able to be integrated with the company's business systems in order to transform the system's data into a valid e-invoice. The solution must also comply with legal requirements and include the standard agreements that a customer and supplier must establish between themselves. StreamServe's solution includes technical components that make format conversions possible, legally binding agreements as well as tools that facilitate the migration of customers from a paper invoice to an electronic invoice.

When the system is in place, it is important that the process of adding further customers to the system is simple. It is also important that all infrastructure is in place right from the start.

3. Work through the rest of your customer files

It should be easy for your customers to register their interest in e-invoicing and for them to transfer. To gradually switch to e-invoices will provide good long-term results and it looks like the best way to go. Customers who want to receive paper invoices can still do so but will receive continuous incentives to make the change.



European outlook

The toughest legal requirements for e-invoices can be found in Germany, followed by Switzerland, Spain, the Czech Republic and Italy. The requirements are less strict in Denmark, Holland and England, and the least strict requirements are in Sweden, Norway and Finland. The various levels require different signatures which mean varying technical requirements. StreamServe can handle all of these different requirements easily. The background to the differences within Europe is the EU directive 2001/115/EC which was interpreted and implemented differently in all countries and which led to different legal requirements.

Act now!

E-invoicing concerns everyone

Markus Fredholm is one of Sweden's leading experts in e-invoicing. As product manager for e-invoice solutions he helps many large corporations in their transfer to e-invoicing. Read his answers to questions around e-invoicing.

MARKUS FREDHOLM

StreamServe



What is an e-invoice?

Unfortunately there is not one but several answers as to what an e-invoice is! These days there are several e-invoice formats. A few of the more common Scandinavian e-invoicing standards are for example the Swedish initiative, Svefaktura; one that was initiated by Nordea and the Finnish banks, Finvoice, or the most common one in Denmark which is OIOXML (Offentlig [public] Information Online). It is important to note that irrespective of the format used, PDF or XML, large savings can be made.

When you feel that the time is ripe to complement with an XML based standard format, it can be introduced quite easily. A common denominator for all e-invoices is that they demand technical solutions that make it possible to determine the origin of the invoices. At StreamServe we solve this problem with electronic signatures thus making it possible to send invoices to countries within the European Union.

When you know in what format to produce e-invoices you can decide how to distribute these to your customers. Either by sending them directly or using a "hub", for example on the internet, where the format is already determined by the standard your hub uses. A good start to using e-invoices is to start sending invoices in PDF format via email to selective customers.

Why e-invoice?

You can make significant cost reductions by sending an e-invoice, and improve your overall invoicing process. The cost of outgoing paper-based invoices is around 2–5 € today, more often the higher rate. With new technology you can reduce this cost to 0.15 €, with a significant volume.

E-invoicing is also faster. Distributing your invoices and get paid quicker improves cash flow. Another advantage is that it is more cost effective to solve enquiries about invoices via electronic channels instead of by phone.

When is an e-invoice used?

It is generally wrong to transfer to using e-invoices all in one go. You should aim to offer e-invoices as an alternative to paper invoices. One of our customers that sends out 100 invoices a day, i.e. 25,000 invoices a year, can save 330,000 € over a 3 year period by sending out e-invoices. This applies to small and medium sized companies alike. The savings potential is gigantic if you look at it from a societal point of view. These days for many B2B companies e-invoicing has received the highest priority. Within the B2C sector it's all about, in another sense, getting customers to accept the format, so making use of the bank's e-invoicing solutions can then be a good approach.

ABC StreamServe's e-invoice solution

- A standard solution can transform your business systems' existing invoice flows
- A standard solution can act together with the market's hub solutions but can also send e-invoices directly to your customers
- A standard solution can produce common e-invoice standards such as Finvoice, OIOXML and Svefaktura
- A standard solution can add correct AES (Advanced Electronic Signatures) and QES (Qualified Electronic Signatures) in accordance with applicable European e-invoicing regulations
- A standard solution can handle your customers' e-invoice profiles via LDAP, ODBC or SAP BAPI
- A standard solution can produce both paper invoices in PCL or PostScript format as well as electronic PDF or XML format

STREAMSERVE WITH LEADING SOLUTIONS FOR LEADING BANKS

How to get a second chance to make a first impression

With StreamServe Financial™, the bank receives the opportunity of making a positive first impression, over and over again. With StreamServe Financial, the customer is addressed in a personal manner via a media channel he chooses himself, independent of the technical solutions that the bank may employ. For the bank it means they are given new opportunities of presenting themselves via account statements and via bills in a modern form just as they do via all other forms of communication which is designed to build their trademark.

The customer chooses media channel

The customer of the bank chooses how he wants to have his account statements and his bills sent to him. The customer may prefer to receive his account statements by post or to receive financial information via email or the Internet or even via his mobile phone. The possibilities of changing media are constantly communicated via account statements, bills and other information from the bank. It is always the customer's decision as to how he wants to receive this information.



The customer chooses what's on offer

The customer chooses what offers he wants to receive from the bank. The customer is addressed personally and is aware that the bank has systems that understand and can help with his individual needs and queries. It creates a satisfied and loyal customer for a longterm relationship.



The bank communicates personally

Via personal communication, the bank shows the customer that the company cares. The possibility of being addressed personally shows the customer important flexibility and a strong brand identity graphically via statements and bills. Personal communication reflects the banks other values.



Ahead of the pack – BGC

BGC dominates Swedish Electronic Invoicing market by using the StreamServe Enterprise Document Presentment Platform™ (EDP).

BGC has roughly 50 per cent of the new and rapidly expanding electronic invoicing services market in Sweden, and the solution provides their bank customers with a fully electronic billing solution. BGC processes more than one million electronic payment transactions daily. StreamServe reduced the workload for BGC's clients since all the billing information is automatically attached to the payment, which makes the matching of bills and payments very easy.

The bank can forget about the technology

StreamServe Financial works with all business systems and can handle all outgoing channels such as paper, mail, web, SMS, MMS and fax. The bank does not have to take technology into consideration but can focus on making use of the new marketing channel which the system supports.

It is easy to get started. StreamServe Financial does the job since it provides connectivity components to all major business systems and technology components. StreamServe Financial supports multichannel distribution and all conventional Archiving Systems.



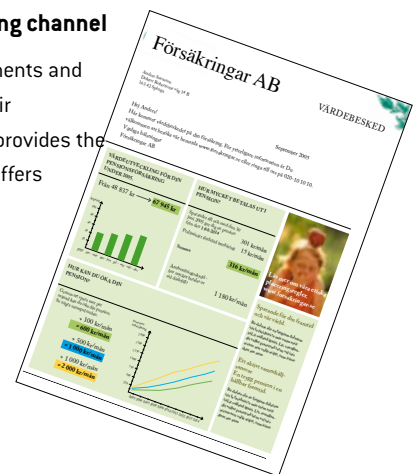
The bank produces cost efficiencies

When customers successively transfer to receiving financial information electronically, the bank makes large savings in costs, both in terms of postage and printing, but particularly for administration and support.



The bank receives a new marketing channel

The bank transforms account statements and bills so that they become part of their strategic marketing initiatives. This provides the possibility of integrating campaign offers via traditional bank information with very high readability. New products and offers may be launched via an established media channel to the customer.



sends signals to the customer that they are able to choose communication media. The bank can communicate their products and bills and insure that the customer receives market communication.

StreamServe EDP is linked to BGC's internal systems and collects data from all end billers. Since their customers have a variety of systems, incoming information arrives in a variety of formats. The complicated task of reading and converting all these different formats to XML is managed by StreamServe. The information is converted and put into a bill template, and then sent to the customers' internet banks.

The fact that the billing information is automatically attached makes it unlikely that customers will make a mistake when paying. All invoices are stored at BGC for 18 months, and the customers can access them at any time in order to print them or check if they have been paid.

“e-bills is a very good way to improve a company’s effectiveness.”



TIMO RITAKALLIO AT OKO-BANKEN TOP FINANCE PLAYER ON IMPORTANT IT-ISSUES

Timo Ritakallio is First Executive Vice President and Member of the Executive Board at OKO-banken in Finland.

Here is his view in five important issues for the bank regarding strategic technology shifts.

1. How has IT changed banking during your years?

- I see that IT has changed banking business dramatically during the last 10-15 years. Today our customers can use our banking services through the internet 24 hours a day and seven days a week. And more than 90 % of all transactions are nowadays electronic transactions. It means that today the internet is an integrated part of banking business.

2. What are the most important questions on your horizon?

- There is still room for increasing a share of digital processes in banking business, especially on the back office side. I also see that communications security will become a more important issue in internet banking.

3. How much time does management spend on IT questions?

- I see that IT issues are more and more being integrated in other business issues. Therefore it is quite difficult to say exactly how much time our management does spend on IT questions. My estimation is 10-15 % of our time is spent on direct or indirect IT questions.

4. When do you think ebills will be more common than paper invoices?

I think that in Finland during the next 3–4 years the larger part of invoices will be ebills. It means that development will be very rapid. Using ebills is a very good way to improve a company’s effectiveness.

A PERFECT ACCOUNT STATEMENT IS THE KEY TO YOUR CUSTOMER

What are the features of a perfect Account Statement?

We can´t say it simpler than a, b, c, d...

- A-vailable** – to meet your customers’ preferences of appropriate formats, content and levels of detail. Available on paper and/or multiple electronic distribution formats. Delivered in a timely fashion and on-demand.
- B-ranked** – to meet corporate guidelines. Brand consistently represented across products. Brand reinforced through reflective style and design.
- C-lear and Consolidated** – for ease of understanding. Easy to understand, in layman’s language and well summarised in colour and with relevant graphics. Multiple accounts consolidated in one statement.
- D-irective** – to be more valuable to your customers. Instructive marketing messages targeted specifically to each customer. Encourages a dialogue by being relevant and easy to understand.

SETS THE STANDARD FOR CUSTOMER SERVICE Banque Artesia Netherlands

Banque Artesia has been using the StreamServe Enterprise Document Presentment (EDP) solution for three and a half years, and almost all documents that are sent outside the company are now delivered via EDP. With StreamServe EDP, there are some forty documents that can be drawn up in Dutch, English, and French, including bank statements, foreign exchange reports, bank giro transfer forms, check books, statements, capital comparisons, and other mailings. The customers receive a bank statement the day after a transaction instead of every other week. These daily statements allow the bank to have constant contact with them. The bank will definitely be using StreamServe to develop digital messaging options, such as issuing daily statements via e-mail or SMS. One goal is to notify the customers directly via SMS messaging as soon as there is a change in any of their shares, for an immediate response to developments on the stock market at any time.

LONG AND SUCCESSFUL RELATIONSHIP Handelsbanken

Handelsbanken is one of the largest banks in the Nordic region, with approx. 9,000 employees. StreamServe assists the bank in a variety of areas, from printing reports to sending e-invoices. In 1997 the bank started to invest in StreamServe to achieve quicker internal reporting to brokers related to share transactions. Today StreamServe EDP is one of the foremost strategic solutions for document management at the bank. The internal development tools are extremely user friendly, and allow Handelsbanken to quickly add new formats and clients to the service. Over some ten years, the bank has achieved its objective: to have higher profitability and more satisfied customers than its competitors.

StreamServe Enterprise Document Presentment (EDP) Software achieves IBM Retail Store Innovations - Store Integration Framework (SIF) Validation

StreamServe's EDP solution suite is now integrated into IBM's Store Innovations Integration Framework for both storefront and corporate retail environments.

StreamServe EDP enables retailers to quickly react to global and regional market changes, empowers employees to make decisions based on timely business information -- such as price changes -- improves the effectiveness of warehouse management systems and supply chain communications, and ensures the delivery of the right product offering to the right customer at the right time.

Ultimately, StreamServe EDP for Retail Self-Service and Store Operations enable retailers to convert shoppers to buyers, increase the average ticket price of their customers, and deliver personalized

communications to their customers both in the store and via external communications.

"StreamServe will support a critical part of our in-store customer experience by helping us create and maintain product pricing and promotion display information," said Michael Jones, senior vice president and CIO of Circuit City.

"In a highly competitive economy the way retailers present themselves to their customers can decide who wins the battle," said Chris Stone, president and CEO of StreamServe. "StreamServe EDP in IBM Store Integration Framework extends the business process the last mile, transforming the value of the data retailers collect into opportunities to communicate directly and personally with their customers."

Circuit City

Circuit City uses StreamServe to create, manage, personalize, and distribute approximately 78 million price tags annually to its more than 600 stores in the United States. "StreamServe will support a critical part of our in-store customer experience by helping us create and maintain product pricing and promotion display information," said Michael Jones, senior vice president,

chief information officer for Circuit City. "This system takes into account the technical requirements of each of our stores to ensure accurate pricing is displayed." StreamServe EDP will allow Circuit City to create one or thousands of price tags at a time. And since StreamServe EDP is bi-directional, Circuit City stores will be able to order new tags immediately.

“It’s easy and quick to upgrade”

How do you use StreamServe?

“We are a typical MOVEX user. We use StreamServe to print out 30 or so documents, which means hundreds of thousands of pages every year. When we wanted to make changes to documents, we previously had to purchase resources externally, now we can manage simpler changes to the documents ourselves.”
What has version 4.1 provided in terms of new functionality?
“The new version has a better user interface and is thereby simpler to work with.”

Why upgrade?

“We had problems with servers and operative systems which were aged. It became necessary to upgrade. With the new hardware it was natural to upgrade to StreamServe 4.1 which was then the latest version. We always strive to use the latest version of our supplier’s software.”

How did the upgrade go?

“Upgrading was easy. We received help with conversion and necessary changes from StreamServe. It took three weeks, which was very quick. The upgrade also mean that we established a comprehensive documentation and a thorough clean-up of the system.”



What has to be considered when upgrading?

“From our point of view, we asked for a price quotation from StreamServe to upgrade to 4.1 as we didn’t have the time to teach ourselves. With the new interface we have now started to make our own changes. As customer, it is important to have as many varieties of “example files” as possible in order to compare and test the result from the old to the new version.”

Now is the time to upgrade

Upgrading to StreamServe 4.x which is named StreamServe EDP, will provide your organization with new benefits – functional and technical. The latest version of StreamServe provides you with new functionality for PDF documents and connectivity to Adobe, connectivity to high volume printing environments (AFP) and the ability to monitor how and which business documents are communicated internally and externally.

Technical improvements include support for an active cluster environment. For large StreamServe installations, a failover solution that provides a load balancing of incoming jobs can be set-up. This ensures improved and upscaled performance, higher availability and improved up-time.

To learn more, join one of our webinars in early 2006.

Connectivity to Adobe/PDF	12/1 at 14.00 and 18/1 10.00
High-volume printing/AFP In	25/1 14.00 and 2/2 10.00
Post Processor	8/2 14.00 and 15/2 10.00
Cluster support	22/2 15.00

(all times are CET)

Register on www.streamserve.se/webinars

New and Improved functionality

Post Processor	– produce your final, customized, “envelope” when all your documents are ready. Print-ready documents are available for sorting, consolidation and updates from different applications.
Communication Reporter	– enables you to track which documents are communicated internally and externally
PDF Converter	– convert your PDF documents to other formats to improve reusability and multichannel distribution
AFP Converter	– convert your AFP documents to formats suitable for easy viewing, archiving and multichannel distribution
Design Center	– complete overview and graphical support for your StreamServe projects
Profile Manager	– supports the addition of customer and marketing messages on your business documents
Enhanced Security	– compliant and secure communication via internet
Improved	bar code functionality and overlay handling
Improved	upgrade tools
Improved	electronic communication support

“Build networks in SURG”

The advantages of joining the StreamServe User Group (SURG) are many. Kerstin Holmqvist (KH) Sandvik, vice chairman of SURG and Peter Björk (PB) Skanska, chairman of SURG explain why they have joined and what benefits they see.

What is the main advantage with SURG?

KH: The possibility of building your network. If I have problems it's good to be able to bring it up with others who have similar problems.

PB: I agree. It means that we push product development forward together via a dialogue with StreamServe R&D. Member's improvement proposals can be presented to StreamServe so that they can be included in the upgrades.

What would you say to the company that is contemplating making use of the system?

KH: Go ahead, join and build a good network. You will meet good people here and make valuable contacts. It is also a splendid opportunity to find a good solution for your company's IT investments.

PB: You will also meet others who use the product in different ways than you do yourself. This means that you can find new ways of making use of the investment. The exchange of experiences is the greatest advantage.

When do you meet?

PB: The board have meetings every other month. We also have a forum on the Internet for members to discuss matters with StreamServe.

KH: We have an annual conference for all members and we arrange a number of seminars that cover different areas. There are about, seven, eight seminars each year. It's up to the members themselves to arrange network meets, for example Sandvik, Skanska, Astra Tech and AlfaLaval, meeting a couple of times per year to discuss different areas in StreamServe and other integrated systems. Next meeting will be around upgrading and version 4.x.

When did you join the user group?

PB: I have been there from the start. Skanska is a big user of StreamServe, so for us it is important to be involved.

KH: 2003.

How do you see the future?

KH: It is great that we have an organized user group. Our members are increasing since we have found ways to develop this Nordic group.

PB: New members are being added all the time. User groups are being started even in other parts of the Nordic region, as well as in France in Germany. It's extremely positive.

What do you think of StreamServe's support?

KH: We are independent but we receive strong support; and experts from the support department come to our network meetings sharing their views along with answers to technical questions.

PB: Being independent works well. It means that we can make demands on StreamServe. StreamServe also receives a collective image of what the customers think, it is of advantage for both parties.



PETER BJÖRK
Skanska



KERSTIN HOLMQVIST
Sandvik

MEMBERS' OPINIONS ABOUT SURG

- Positive for beginners to share their experiences.
- It's interesting to hear how others work.
- New ideas and things to think about.
- I can learn a lot from the seminars.
- To be able to see how others solve different problems.
- Network of contacts.
- Direct input from StreamServe.

Try-it-yourself activities with SURG

Apply for a membership in SURG before February 28, and you'll receive a free ticket for the annual User Group Conference 2006, or two free tickets to seminars of your choice.

www.surg.se

ENTERPRISE DOCUMENT PRESENTMENT

Making the Last Mile of Customer Communication Count

Since arriving at StreamServe I have been working with the team to increase our number of customer-driven business solutions. I am pleased to report to you that we have introduced our groundbreaking StreamServe Enterprise Document Presentment (EDP) software to the marketplace.

We now launch specific solutions for key vertical markets, including financial services, utilities, retail and manufacturing. StreamServe EDP answers timeless and new communications challenges by extending the business process the last mile to the end customer. Our solutions help your company to transform internal information systems into two-way communication vehicles that deliver real business value.

Many large organizations spend millions of dollars annually to ensure that the image they present to their customers accurately reflects their brand. But while most companies devote significant time and money to image, they fall short in that "last mile" of communication with their customers. Whether it's a business-to-business shipping statement or a consumer invoice, most companies

don't fully appreciate the role these documents can play in carrying their branding and image directly into the customer's hands, whether through regular mail, or online or interactive channels. In many industries, not only does customer billing support revenue generation, but it also is the primary means of contact with the customer. For example a major electric utility in Asia with more than two million customers uses StreamServe EDP to make this last mile of communication with the customer, in this case the invoice, a tool to market new services. Many companies now turn to StreamServe EDP technology to control the look and feel of their documents, and to output those documents faster and more cost effectively. Enterprise Document Presentment, or EDP helps your business make that last mile of communication between company and customer pay off in terms of branding, marketing, and loyalty.



Thanks for your continuing support
Chris Stone | CEO StreamServe

PERSONALIZED INVOICES – a great marketing opportunity

Turn your invoice into the strategic marketing communication instrument it could be. Enabling marketing messages and personalized communication through invoices are possible with StreamServe. With a readability of nearly 100 % the invoice is a great marketing channel for adding customer specific offers that can be customized on a regular basis.

Soon you will receive the "new" StreamServe invoice with a new layout, reflecting our new corporate branding. The invoice will of course be in your local language, containing the relevant information for your organization.

StreamServe's fully personalized document can be sent via several different print based, as well as electronic, channels. The customer defines the terms for communication himself.



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